

BY ALFRED HENRY LEWIS.
(AUTHOR OF "WOLFVILLE," &C.)

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Coming from Old Trinity, still mooting Cornbury and his smugglings, my thoughts turned to Harris. Also, for the earliest time, I began to consider within myself whether smuggling was not a field of business wherein a pushing man might grow and reap a harvest. The idea came to me to turn "free-trader." The government had destroyed me; I would make reprisal. I would give my hand to smuggling and spoil the Egyptian.

"You can trust me, my boy," retorted Quin cheerfully, and turning on his heel, he strode back on the wharf in a moment.

... THE ...

South Atlantic

Life Ins. Co.
HAS
Securities to
the Value of **\$1,000,000**
ON DEPOSIT WITH THE
Treasurer of the State of Va.
FOR THE
Protection of Policy-Holders,
Which is **\$25,000** More
than has been deposited
by any other life insu-
rance company.

This remedy is Mme. A. Rupert's Face Bleach.

WHAT FACE BLEACH IS. Face Bleach is not a cosmetic to cover up, but it absolutely removes cure and forever all the discolorations and blemishes to which the complexion is subject. It can positively guarantee every woman that she will have a clear, bright skin. It removes all the impurities and discolorations which have accumulated in the underkin, and gradually and imperceptibly scales off, conformably to nature, (in the form of an exceedingly fine dandruff), a slight film of dirt which has collected in the pores, allowing the impurities which are thrown off by the blood, to escape, leaving the under skin—beautiful, youthful-looking and delicately tinted by nature—clear, smooth and perfect; it tones up the skin, restores the proper functions in throwing off the impurities which have collected in these glands.

This action of Face Bleach harmonizes with the laws of nature and hygiene, the two factors which we must adhere to and follow. It does not violently alter the personal appearance, which is the aim of all cosmetics. It does not require the use of the new special directions which accompany each bottle, and it will not make the skin noticeably rough at all, and no one will know you are using it, nor will it cause any disagreeable sensation after application.

WHAT FACE BLEACH DOES. The action of Face Bleach, but they all fall in that they employ Acids or Chlorides of Sodium or Potassium, which instead of drawing out the impurities and clearing the skin, drive them back into the system, only to re-appear as pimples, eruptions and discolorations, as my Face Bleach does, drives them back into the system, only to re-appear as sores.

THOUSANDS BENEFITED. Thousands of patrons, who were annoyed and vexed with most miserable complexions, have been delighted with the grand results of my Face Bleach. With most miserable complexions, have been delighted with the grand results of my Face Bleach. With most miserable complexions covered with pimples, freckles and eczematous eruptions (itching, burning and annoying) have been changed to bright, beautiful skins, and the improvements made in their looks were simply wonderful. There is scarcely a defect to be found in a complexion it has treated, nor will it succumb to the heat of the sun, the wrinkles and lines—those inroads of beauty—are quickly effaced and those muddy, disgusting, sallow, jaundiced skins are quickly transformed into clear, firm, elastic, and beautiful ones.

WHY IT IS SO SUCCESSFUL. Skin troubles which have baffled the most skillful physicians have been removed and cured promptly, and many have expressed, personally and by letter, their heartfelt and profound thanks for the results obtained. To procure MADAME RUPERT'S FACE BLEACH at once and clear your complexion; for, if the impurities remain too long in the skin, they injure the net work and leave sores, pits and enlarged pores, and, if not treated, and the longer these remain, the more difficult is the cure. The complexion becomes, hence, it is most important that you attend to this matter as soon as possible.

In most cases the effects of Face Bleach are improved when accompanied by the use of our Hair Dressing. In order that our patrons may have an opportunity to use the Face Bleach together with Balm, according to the new special directions, and at a moderate cost we will give complimentary a trial jar of Face Bleach to every patron who obtains the very best results from the use of Face Bleach.

written copy never write it in pale ink or in lead pencil or in backhand, which as a rule is extremely difficult to make out. Cultivate a round, clear, good, and simple hand, and do not form the habit of leaving a wide space between the lines. Write, of course, on only one side of the paper, and if you find it near the end, "at once you are going to run a few lines over what you thought would be the last sheet," don't squeeze the final lines together at the bottom of the page or write them on the reverse side of the sheet, but on a new sheet. In both handwritten and typewritten copy leave a margin of at least an inch at both sides of the sheet as well as at the top and bottom.—Franklin L. Wiley, in the April Ladies' Home Journal

Manager—ARCHIBALD G. McILVAINE, JR.
Principal Office in United States—57 AND 59 WILLIAM STREET, NEW YORK
General Agent in Virginia—MILTON J. STRAUS; residence, Richmond, Va.
Organized or Incorporated—1861.
Commenced Business in United States—1879.

The gross amount of all the assets of the company	\$ 2,610,583
Deduct for balances due from other companies	689
Aggregate amount of all assets of the company, stated at their actual value	\$ 2,609,954
LIABILITIES.	
Gross claims for adjusted and unpaid losses due and to become due	\$ 24,731 00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses	142,310 23
Losses resisted, including interest, costs and other expenses thereon	19,472 23
Total gross amount of claims for losses	\$ 186,513 45
Deduct reinsurance thereon	30,872 15
Net amount of unpaid losses	\$ 155,641 30
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest, premiums on perpetual fire risks, \$1,222,629.53; unearned premiums (50 per cent.)	\$ 611,314 77
Gross premiums received and receivable upon all unexpired fire risks running more than one year from date of policy, \$1,702,753.31; unearned premiums (pro rata)	\$ 890,732 94
Total unearned premiums as computed above	1,502,047 71
Commissions, brokerage, and other charges due and to become due to agents and brokers on premiums paid and in course of collection	\$ 53,911 42
Return premiums	9,908 71
Reinsurance	27,480 18
	85,690 31
Total amount of all liabilities, except capital stock and net surplus	\$ 1,743,268 5
Surplus beyond capital and all other liabilities	866,639 22
Aggregate amount of all liabilities, including paid-up capital stock and net surplus	\$ 2,609,927 55
RECEIPTS DURING THE YEAR.	
	Fire.
Gross premiums and bills unpaid at close of last year	\$ 234,465 00
Induct amount of same not collected	893 41
Net collected	\$ 234,076 00
Gross premiums on risks written and renewed during the	

Julius Straus & Son, Agts.,
1004 E. MAIN STREET.

President—EDWARD F. BEDDALL.
Secretary—NEVETT S. BARTOV.
Principal Office—43 CEDAR STREET, NEW YORK CITY.
Organized or Incorporated—SEPTEMBER 11, 1891.
Commenced Business—SEPTEMBER 11, 1891.

CAPITAL.

Amount of capital stock subscribed.....	\$ 500,000 00
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Amount of capital stock paid up in cash.		ASSETS.		
Value of real estate owned by the company		BY THE COMPANY		\$ 719,154
BONDS AND STOCKS OWNED ABSOLUTELY		Total Par Value.	Total Market Value.	
United States Government bonds.....		\$ 185,000 00	\$ 214,500 00	
New York State Canal Improvement				
Loan bonds	50,000 00		50,000 00	
Net York City consolidated bonds.....	1,012,000 00		1,012,000 00	
City of Brooklyn consolidated improvement bonds	75,000 00		75,000 00	
City of Brooklyn consolidated bonds.....	415,000 00		471,180 23	
City of Brooklyn Memorial Monument bonds	5,000 00		5,000 00	
New York and Harlem R. R. Co. stock.....	23,000 00		83,875 93	
United New Jersey Railroad and Canal Co.'s stock		43,300 00	97,744 18	
N. Y. Lack. and Western Railroad Co.'s stock		51,700 00	56,983 33	
Rmte. Watertown and Ogdensburg Railroad Co.'s stock	35,000 00		106,135 00	
Pittsburgh, Fort Wayne and Chicago Railroad Co.'s stock	50,000 00		\$2,212 30	
Morris and Essex Railroad Co.'s stock	70,000 00		100,150 10	
Rensselaer and Saratoga R. R. Co.'s stock	55,000 00		99,837 50	
Illinois Central (Leased Line) Railroad Co.'s stock	100,000 00		104,750 00	
Fort Wayne and Jackson Railroad Co.'s stock	30,000 00		44,100 00	
Cleveland and Pittsburgh R. R. Co.'s stock	25,000 00		48,250 00	
Farmers' Loan and Trust Co.'s stock....	10,000 00		71,800 00	
210,000 New Zealand 4 per cent. stock....	49,000 00		49,000 00	
£2,200 Quebec 3 per cent. inscribed stock	24,000 00		24,000 00	
£20,000 Manitoba 5 per cent. debentures....	29,400 00		33,400 00	
Halifax, N. S. 5 per cent. stock	20,000 00		66,600 00	
N. Y. Lack. and Western R. R. bonds.....	209,600 00		233,550 22	
Chicago, Rock Island and Pacific first mortgage R. R. bonds.....	5,000 00		5,575 94	
Flemont, Elkhorn and Mo. first mortgage R. R. bonds.....	10,000 00		11,785 95	
Chl. Mil. and St. Paul R. R. bonds.....	91,000 00		91,425 15	
Chicago and Northwestern Sinking Fund R. R. bonds	45,000 00		46,748 72	
Pennsylvania Co. general mortgage R. R. bonds	50,000 00		50,730 53	
Morris and Essex first consolidated mortgage R. R. bonds	110,000 00		132,635 68	
Lake Shore and Michigan Southern R. R. bonds	47,000 00		47,900 00	
Chl. St. Paul, Minn. and Omaha consolidated mortgage R. R. bonds.....	25,000 00		25,555 39	
Northern Pacific, Prior Lien and Land Grant R. R. bonds	100,000 00		\$2,197 13	
Union Pacific first mortgage and land				

grant gold R. Bonds.....	50,000 00	\$2,193 63
Total par and market value (carried out at market value).....	\$3,230,025 00	\$3,677,506 52
Cash in company's principal office.....		\$3,677,506 52
Cash belonging to the company in bank.....		2,616 25
Interest due and accrued on bonds not included in market value.....		193,298 77
Interest due and accrued on bank balances.....		43,374 21
Gross premiums (as written in the policies) in course of collection, not more than three months due.....		749 53
All other property belonging to the company.....		42,518 10
Amount of claims unpaid on policies which have been saved more than three months (inside).....		10,912 71
		\$5,4125 63
Aggregate amount of all assets of the company, stated at their actual value.....		\$5,062,946 19
LIABILITIES.		
Gross claims for adjusted and unpaid losses due and to become due.....		\$5,110,13 18
Gross losses in process of adjustment or in suspense, including all unpaid and supposed losses.....		190,441 82
Losses related, including interest, costs and other expenses thereon.....		54,829 00
Total gross amount of claims for losses.....		\$5,365,174 00
Deduct reinsurance thereon.....		17,644 57
		\$5,347,529 43
Net amount of unpaid losses.....		\$ 228,719 13
Gross premiums received and receivable upon all unexpired fire risks running one year or less from date of policy, including interest, premiums on perpetual fire risks.....		\$1,717,862 58
Gross premiums received and receivable upon all unexpired marine risks running more than one year from date of policy, fire risks running more than one year from date of policy, including interest, unearned premiums (50 per cent.).....		\$385,781 33
Total unearned premiums as computed above.....		1,856,738 75
Due to shareholders, rent, advertising, and for agency and other miscellaneous expenses.....		9,341 13
Due to city, county, or other taxes and assessments, commissions, brokerage and other charges due to agents, brokers, agents and brokers, on premiums paid and in course of collection, \$108,091 09; return premiums, \$18,341 44; reinsurance, \$7,618 77; premiums paid in advance, \$1,806 31.....		161,264 54
Total amount of all liabilities, except capital stock and net surplus.....		\$2,255,662 30
Joint-stock capital.....		500,000 00
Surplus beyond capital and all other liabilities.....		2,397,782 25
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....		\$5,062,946 19

RECEIPTS DURING THE YEAR.		Fire.
Gross premiums and bills unpaid at close of last year.....		\$ 356,506 09
Deduct amount of same not collected.....		14 45
Net collected.....		\$ 356,490 64
Gross premiums on risks written and renewed during the year.....		2,138,588 49
Total.....		\$ 3,555,119 12
Deduct gross premiums and bills in course of collection at this date.....		429,243 72
Entire premiums collected during the year.....		\$ 3,125,965 41
Deduct reinsurance, rebate, abatement, and return premiums.....		728,582 24
Net cash actually received for premiums.....		2,397,373 17
Received for interest and dividends on stocks, collateral loans, and from all other sources.....		134,154 51
Income received from all other sources.....		29,824 51
Aggregate amount of receipts actually received during the year in cash.....		\$ 2,561,351 78

DISBURSEMENTS DURING THE YEAR.		Fire.
Gross amount actually paid for losses (including \$170,077.55 losses occurring in previous year)		\$1,834,966 95
Deduct all amounts actually received for salvage (whether on losses of the last or of previous years)	\$2,481 06	
And all amounts actually received for reinsurance from other companies, \$191,157.38. Total deduction		212,638 41
Net amount paid during the year for losses		\$1,427,323 90
Cash dividends actually paid stockholders during the year		100,000 00
Paid for commission or brokerage		415,404 46
Paid for salaries, fees, and other charges of officers, clerks, and all other employees		182,307 08
Paid for State and local taxes in this and other States		59,802 70
All other payments and expenditures		157,749 19
Aggregate amount of actual disbursements during the year in cash		\$2,327,491 32
		Fire.
Risks written		\$1,834,966 95
Premiums received (gross)		40,432 13
Losses paid		37,886 06
Losses incurred (Signed)		157,749 19
	G. W. BURCHELL, Vice-President.	
	J. S. BARTOW, Secretary.	
State of New York, city of New York, ss: Sworn to January 1, 1902, before		
	T. LIVINGSTONE KENNEDY, Notary Public.	

MONTAGUE & CO., Agents
5 North Tenth Street.